



# DBE NEWSLETTER

MONTANA DEPARTMENT OF TRANSPORTATION  
Published Monthly by DBE Supportive Services

Issue 10 Volume 2, Promoting the growth of Disadvantaged Business in Montana October 2002

## Schedule Notice

- ? No MDT Highway Construction Bid Letting for October 2002
- ? Next Bid Letting is November 7, 2002
- ? Next DBE Room is November 6, 2002

## Deadline Notice

Deadline to submit MDT DBE Annual Eligibility Update Forms is October 31, 2002. If not received, your certification is in jeopardy of being denied. Please get these forms to Deb Riemann today.

## ..DBE Companies..

### Activity Report is due by October 31st

The 3<sup>rd</sup> Quarter DBE Business Activity report is due by 10-31-02. The form is enclosed, on MDT's web site, and a user-friendly form was e-mailed to you. Thank you for your cooperation.

Please report all activity, MDT/non-MDT, current work, and projects bid.

## MONTANA DBE PROGRAM

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Office Location/Address: 2701 Prospect Avenue/PO Box 201001, Helena, MT 59620-1001, (406) 444-6331, Fax (406) 444-7685 TTY (800) 335-7592

Visit us on-line at [www.mdt.state.mt.us](http://www.mdt.state.mt.us) and click on Civil Rights Bureau

## Best Business Web Site

[www.chamberbiz.com](http://www.chamberbiz.com)

There are so many resources on this site to help your business and most of it is free. Under one section, Business Forms and Templates, you have access to 100 forms/templates (such as cash flow budget worksheet, Employee Work Rules, Sample Policies and Procedures, Customer Satisfaction Survey Form, Strengths/Weaknesses Assessment Checklist). You can create your own surveys (e-mail the survey to customers and view the survey results at chamberbiz). You have access to a legal center, insurance center, state and local laws, and a small business buyer's guide. It provides valuable information on questions small businesses need answers to. They also provide free e-mail service. If you are a small business owner, you don't want to miss this web site. Everyone will find something useful on it. Create your own survey is a wonderful tool!

## DBE Goal for the Federal Fiscal Year is 7.36%.

DBE Participation on the September Bid Letting was 2.69%. Some project-specific DBE Goals will be back on November 7<sup>th</sup> Bid Letting.

### INSIDE THIS ISSUE

1	MT DBE Room/Deadline/Contact/Goal, Best Biz Web
2	DOL Insurance Tips, DBE Company Update, 511
3	What DBE Goals?
4	Bid Opening Results, Pricing & Insurance Cycle
5	Calculate Wages, MT Employer Stats, DEQ
6	Small Business Financing Workshop
7	MT Contracting Opportunities

## **DOL OFFERS HEALTH INSURANCE TIPS FOR SMALL BUSINESS**

Source: Compensation &  
Benefits Report,  
[http://www.bbpnews.com/hr/hr\  
portal.shtml](http://www.bbpnews.com/hr/hr\portal.shtml)

The U.S. Department of Labor has issued tips for small businesses when purchasing health insurance:

**\*\* Compare insurance coverage and costs.** Always compare the benefits and cost of multiple insurance products. If one product appears to offer similar benefits at a dramatically lower cost, ask questions.

**\*\* Confirm that the one offering the product is a licensed insurance agent with a proven record of reliability.** Promoters of insurance scams often engage unlicensed insurance agents to market their product as a cheaper alternative to traditional insurance. Check out unknown agents with your state insurance department.

**\*\* Verify that your state insurance department has approved any unfamiliar company, organization, or product.**

**\*\* Examine the policy to determine the actual coverage and whether the promised benefits are fully insured by a licensed insurance company.** Do not confuse representations about stop-loss coverage with a guarantee of group health benefits. Stop-loss coverage often protects only the issuer, not the insured individuals.

**\*\* Request references from employers enrolled with the provider, and get information from them about an insurer's benefit payment history and claim turn-around time.**

**\*\* Ask about the allocation of premiums charged for commissions, fees, and administrative expenses.** Allocation of a high percentage of the premiums to commissions, fees, and administrative expenses may indicate a problem with the product or insurer.

## **Montana DBE Company Monthly Update**

### **Newly DBE-Certified Companies**

C&C Excavation, Inc., Carol Bachini-Wood, Havre, MT  
Culvert, Sewer, and Gas Line Installations, Excavation, Cattle guard Work, Fencing, County Road Construction, Erosion Control, and Concrete Work

Yeh & Associates, Inc., Shan-Tai Yeh, Englewood, CO, Engineering Consultant (PE), Biological Assessments, Soil Investigation Work

### **Recently Re-Certified DBE Companies**

Lynda Friesz, Publication Relations, Inc., Lynda Friesz, Boise, ID, Consultant, Public Involvement, Public Affairs, Public Opinion, Public Relations and Facilitation

Tracy Knoop Novak, Tracy Knoop Novak, Bozeman, MT, Consultant, Environmental, Wetland Studies, Water Quality Sampling, Mitigation, Environmental Impact Studies

Three Rivers Construction, Dorothy Reinhard, Alpine, WY, Curb and Gutter, Concrete Paving, Sidewalks, General Building Construction, Concrete Drainage Structures

ITS, Inc., Phyllis Egan, Butte, MT, Medical Equipment Supply and Sales, Health Care Consulting and Training

Bernard Pease Masonry, Inc., Bernard Pease, Billings, MT, Masonry

KLLyncoln, Inc., Karen L. Lyncoln, Seeley Lake, MT, Consultant, Environmental, Environmental Impact Studies, Technical Report Writing, Public Involvement, Public Relations, Planning, Training

Burtch Construction, Janet "Tiny" Burtch, Dixon, MT, Culvert, Sewer and Water Line Installation, Grading, Clearing and Grubbing, Excavation, , Fencing, Cattleguards

### **Montana Travel Info**

24-hour voice response real time information

- ? Winter Driving Conditions
- ? Weather Forecast Information
- ? Construction Information
- ? Road Closures and Major Delays
- ? Weight and Speed Limit Restrictions

DIAL: 511 or 1-800-335-7592 (TTY)

During the late hours on the evening before a bid opening Tom, the estimator for Highway Paving, Inc., was completing his bid package when a knock at his hotel room door interrupted his thought. Not even breaking stride on his keyboard he shouted at the door, "It's open". "I really hope this is not another last minute sub quote", he muttered to himself.

But, to his delight, it was Stan. Stan, a project manager from one of Tom's biggest competitors, entered the room. He was tired. The evening proved to be a difficult one for both Tom and Stan. The MDT bid opening was a large one, expected to be over \$50 million.

"What are you still doing, Tom? We have reservations for dinner and our wives are getting a little impatient."

"I know, I know," said Tom in disgust. "I have to finish entering this stuff in the DBE Schedule so I can print my bid."

"Why are you doing that? There aren't any goals in tomorrow's jobs, so why bother?" asked Stan.

"Don't you understand? There aren't any goals in the jobs because we use the DBE Schedule." Tom continued, "The schedule of participation is the first indication that those people in Civil Rights have to see that we are meeting the annual goal."

"That doesn't matter, Tom. Just save the bid and print. I am hungry."

"You may be hungrier than you think. Don't you see? If we list DBEs on our jobs that we are using now, we keep the participation number at a higher level. If the level is high enough, then we won't have goals in future projects this year."

Stan looked puzzled, "So you are telling me that I have to go and find DBEs to use on my jobs now so I won't have to later?"

"Not at all. If your bid is using a DBE, then you should list them on the schedule of participation. That way the MDT sees that we are continuing to use DBEs."

"Yeah, but if I use the DBE bids I received, I may lose this job to another bidder."

Now thoroughly frustrated, Tom explained, "Look, I sat down with all the low quotes I received on this job. I put the numbers in and came up with a damn good number. When I went back to verify the sub quotes, I noticed that two of them were from DBEs. Since I know that I am going to use them on this job, I am listing them on the schedule."

"Oh", Stan exclaimed in amazement. "You are listing the ones you are going to use anyway."

"It usually takes me about 10 minutes to enter, but with the explanation, I think I am up to 20 minutes this time."

"Hey, what's that supposed to mean?" Stan gruffed with a smile on his face.

"Gimme that back", Tom snapped as Stan picked up some papers from his hotel desk. "You are going to have to wait for this one and this time you're buying lunch tomorrow!"

"Don't know if I am going to be up for lunch, looks like I have a longer night than I expected. I need to do that DBE schedule when we are done with dinner."

While the story is fiction, the message is real. The DBE Schedule of Participation is the first indication that the Department uses to determine if the annual goal will be met. If prime contractors list the DBEs they are going to use on the schedule, the participation is counted immediately after contract award. The more participation on the schedule, the less project goals will be in the future.

## September 2002 Highway Construction Project Bid Opening Results

September 26 was the bid opening for Sept. 2002 bid letting. The apparent low bidders (not awarded) are:

Project	Apparent Low	Bid
SFCP 1-2(119)129 Glacier Airport	JTL Group, Inc. - Kalispell	1,058,278
SFCN 1-4(27)271 Shelby-West	Riverside Contracting, Inc.	812,426
STPP 14-5(18) 189 Musselshell	MK Weeden Construction	7,841,903
NH 0002(505) D4 Culverts - North	LSC, Inc.	802,509
STPHS 0002(626) 1998 D5 Signing	Omo Construction, Inc.	24,445
SFCN 10-2(27)52 Loma-Box Elder	Prince, Inc.	4,355,420
SFCI 15-4(96)218 Wolf Creek North & South	Jim Gilman Excavating, Inc.	1,829,876
SFCI 15-4(97)200 SFCI 15-4(98)196 Helena	Jim Gilman Excavating, Inc.	782,369
NH-STPE 23-2(24)76F Broadus East	EH Oftedal and Sons, Inc.	16,306,928
STPP 84-2(4)12 Madison River-East	Jim Gilman Excavating, Inc.	8,685,411
IM 90-1(138)5 Dena Mora Rest Area	Bodell Construction Company	2,940,415
SFCI 94-6(46)218 East of Glendive	Prince, Inc.	5,982,599
STPS 298-1(7)4 6 KM S of Big Timber South	Schumaker Trucking & Excavating, Inc.	3,311,072
BR 419-1(9)21 West Fork Stillwater	Cop Construction Co.	1,141,993
SMP 1899(03) Great Falls Dist Crush & Stockpile	Treasure State Construction, Inc.	491,198
SMP 3199(03) Missoula District Crush & Stockpile	Treasure State Construction, Inc.	243,825
STPU 5201(11) 6 <sup>th</sup> St NW-Central to NW Bypass	United Materials of GF, Inc.	2,624,935
BR 56788(5) Arrow Creek NE of Worden	J&S Construction	222,807

### Pricing and the Insurance Cycle

Source: Matthew Cohn, Montana State Fund, 800-332-6102

This is an unprecedented time for the insurance industry. Throughout the past three years, the insurance market nationally coped with decreased revenues, declining investment income, and stiffer competition. The shock of the events of 9/11 notwithstanding, we had already begun to see some retrenching, with companies cutting back on both expenses and earning projections. In this type of operating environment, it comes as no surprise that insurance prices are on the rise. Nationwide, there has been a hardening of the workers' compensation insurance market for the past few years, with Montana also being impacted. In the current market environment, insurance companies are finding it necessary to re-evaluate both their pricing and market strategies.

The insurance market is cyclic in nature. There are many factors other than premiums that affect the profitability of an insurance carrier. From a workers' compensation perspective, experience has taught us that when the economy is strong, claim frequency tends to decrease. As the economy weakens there is a correlating increase in frequency of claims. Furthermore, most workers' compensation carriers write business at an "underwriting loss," relying on investment income to meet financial goals. Equity market results for the past two years are the worse experienced in over a decade. In addition, the Enron collapse and other corporate scandals are having an impact on the insurance industry, both from an investment and surety coverage perspective.

Nationally, workers' compensation insurance markets have experienced poor underwriting results in the last several years. Added to this are the impact from the 9/11 attacks. We now know that there are significant increases in reinsurance costs, which impacts the cost of insurance. Carriers rely on the reinsurance market for coverage when faced with extraordinary claims and we've seen reluctance on the part of some reinsurance providers to assume risks associated with terrorism and other unforeseen possibilities. All this adds up to additional costs for insurers, which ultimately need to be reflected in their rates.

It is often overlooked that since 1994, the cost of workers' compensation coverage for Montana businesses has actually decreased by 38.9%. There was a downward trend in the frequency of claims in the 1990s due to a strong economy and increased awareness of the importance of safety in the workplace. However, costs for medical care continue to rise, driven by inflation and advancements in medical technology and procedures. We have realized significant savings through the institution of managed care practices for medical claims. Those savings have now been factored into the marketplace, and expenses are on the rise.

The market will eventually turn around. For the near term, employers need to recognize that prices for coverage will rise. It therefore becomes incumbent on all of us to do what we can to prevent accidents in the workplace. An investment in workplace safety is the one factor that can help control rising insurance costs. By teaming with your insurance carrier, you can learn to minimize your exposure and costs, while creating a positive working environment for your employees.

Montana State Fund offers free employer oriented safety seminars throughout the state on a regular basis. For further information about MSF safety programs, view our web site at [www.montanastatefund.com](http://www.montanastatefund.com) or contact Tom Davis at (406) 444-5892.



## How to Calculate Wages on Federally-Funded Projects

Source: Jim Phillips/Bill Anderson,  
MDT Civil Rights Bureau, 406-444-6331

General Wage Decisions (attached to the contract) set the Base pay + zone pay + fringe benefits which equals the total wage package. A contractor may opt to pay more than the wage package. 40 hours is a standard workweek -- on the 41st hour, overtime (time and a half) must be paid.

Overtime is based on 1.5 X base rate + zone pay, or 1.5 X the higher wage rate the contractor has chosen to pay. Fringe benefits are paid at the published rate times the total hours worked. Fringe benefits will be indicated on the certified payroll as paid in cash and/or to an approved bona fide fund. In both straight and overtime situations, worker must be paid at least what they would have earned under Davis-Bacon wages.

## Quote of the Month

The best way to motivate other people to help you fulfill your goals is to help them fulfill their goals.

Deepak Chopra

### MDT Administrative Staff Meeting, 09-18-02

Highway Watch Proposal – An American Trucking Association proposal supported by MT Motor Carriers Association. It is a national roadway safety program intended to utilize the skills, experience, and road smarts of America's truck drivers to identify and report road hazards and enhance transportation security. Other issues in the meeting minutes are Blackfeet Tribal Cultural Training, Frontage Road Definition, New 511 Traveler Information Service. Please contact me if you would like copies of the complete staff meeting minutes.

## Montana Business/Employer Statistics-2001

Source: MT Dept of Labor Research & Analysis  
Mike Peery, Research Analyst (Phone: 406-444-5539)

Type of Business	# of Establishments	Average Annual Employment
Agriculture, Forestry, Fish	1,136	5,026
Mining	389	5,542
Construction	4,929	20,653
Retail Trade	7,927	84,292
Manufacturing	1,812	23,826
Transportation, Comm., Public Utilities	2,150	18,942
Financial Institutions	3,161	17,613
Wholesale Trade	2,653	17,944
Non Classifiable	371	371
Services	13,614	112,560
Government	2,331	77,212
Total	40,447	383,996

New Business Startups in Montana in 2001 is 3,600  
Total Active Companies in Montana in 2001 is 40,447  
Total Number of Employees Employed 383,996

### DEQ Receives Penalty Payment for Water Quality Violations

Source [Newslink@metnet.state.mt.us](mailto:Newslink@metnet.state.mt.us), For further information, contact Ed Coleman, DEQ Enforcement, 406-444-1453

The Montana Department of Environmental Quality (DEQ) has settled its administrative enforcement action against the Montana Department of Transportation (MDT) and SK Construction, Inc. (SK) for violations of Montana Water Quality Act. MDT and SK recently signed an administrative order on consent and paid a \$29,100 settlement penalty to the DEQ. The penalty was assessed because MDT and SK failed to follow their construction storm water discharge permit and SK discharged sediment-laden wastewater into the South Fork of the Smith River without a permit. The violations occurred at the Ringling North Project, on Highway 89 in Meagher County, MT.

### American Subcontractors Association of Montana

#### The Basics of Today's Construction Contract

When: Monday, Oct. 21    When: Tuesday, Oct. 22    Time: 8:30-11a.m.  
Where: Billings, MT    Where: Bozeman MT

Speaker: Colette Nelson, Exec. VP of ASA.. Anyone who reviews, signs or manages construction contracts should attend. For more information contact:

406-443-8514 (Phone), 206-337-1651 (Fax), [carl@mt.net](mailto:carl@mt.net) (Email)

## Summary of Small Business Financing Workshop, Business Resource Center, Helena, September 10, 2002

Ross Johnson, Gallatin Gateway Economic Development, 406-447-1512, [hltnsbdc@mt.net](mailto:hltnsbdc@mt.net);  
Terry Spalinger, Valley Bank, 406-443-8138, [tspalinger@valleybankhelena.com](mailto:tspalinger@valleybankhelena.com)

### Terry Spalinger

**What a bank considers when reviewing a loan application.** The 5 C's – Character, Capacity, Collateral, Capital, Conditions

- ? **Character** – Measure of the person behind the loan request, Are they determined to repay the loan, Is the borrower honest, and of good character and integrity, Do they keep me informed, Can we work together, and Do they have a contingency plan. Also, look at credit history.
- ? **Capacity** – Look at borrower's ability to repay the loan, Is the request reasonable, Will the company prosper, Is the ability to repay the loan solid, and Is there stability and consistency in company performance. Also, look at company statements such as cash flows, key ratios, and industry stats,
- ? **Collateral** – When all else fails, does the borrower have a back-up loan repayment plan, What is the source of repayment, Types or real estate, and Valuation of collateral.
- ? **Capital** – Equity, How much are you putting in? Usually 25-30% of borrower equity is required What is your commitment-investment, and Do you have adequate capital.
- ? **Conditions** – What if's, Economy or competition changes for instance, Can you withstand adversity.

Handouts available are:

1. Planning for Success – A Business Guide for Meeting with a Banker – a practical guide to what you need in your bank application and cover letter.
2. List of the Do's and Don'ts when applying for a loan.

### Ross Johnson

#### Review of possible ways to find financing for your business

- ? Venture Capital is for high growth potential companies. Investors want lots of control of your business. There are not many opportunities for this financing in MT. Investors don't keep investment in company very long.
- ? Angel Investors accept higher risk companies with lower expected returns. Usually angel investors invest in companies which they have some background knowledge. They keep investments in company longer. They help more with development of the business. You can access information on this financing at [www.ace.net](http://www.ace.net), currently there are 365 angels listed and 318 companies listed.  
More Reading - Article on Venture Capital and Angel Investors from Washington Business Journal  
<http://www.bizjournals.com/washington/stories/1997/03/17/smallb3.html>
- ? Strategic alliances with other companies.
- ? Your company's Accounts Receivables and Payables – stretch your payments to vendors/suppliers (A/P) and collect on your receivables (A/R) as early as possible. Provide a discount for early payment and a penalty for late payment.
- ? Credit cards may be an option – rates are lower now also. Be careful though.
- ? Sell shares in your company, like 5,000 shares to 10 people.
- ? Get a loan from family and friends.
- ? Acquire a home equity loan – these loans can offer very low interest rate with tax benefits.

It is a good time to borrow if you can acquire a loan with lower interest rates. If it is a small amount of money you need and you will pay the amount back in a short time, bank loans may not be appropriate due to higher loan fees and required paperwork.

# MT Contracting Opportunities

RFP03-598P, Response Date: October 30, 2002, Environmental Support Services for the Montana Army National Guard Environmental Office, Penny Moon, 406-444-3313, [pmoon@state.mt.us](mailto:pmoon@state.mt.us) The Montana Army National Guard (MTARNG) Environmental Office is responsible for ensuring all MTARNG facilities and training activities comply with Federal, State and local environmental regulations. The Environmental Office is responsible for establishing internal environmental policies for the National Guard; project management and oversight of all environmental projects, providing liaison for and representing the National Guard with other State and Federal agencies in environmental issues, is suing statewide environmental guidance and training for the National Guard; and providing environmental legal and regulatory advice to the Adjutant General and National Guard Directors. The Environmental office requires support from contractors to help provide services and expertise not available within the office. The qualified contractors sought will provide support services that assist in the appropriate management of the Limestone Hills training area, Fort Harrison training area, twenty-one armories and twenty-four leased training areas for the Department of Military Affairs Environmental Office. <http://www.discoveringmontana.com/doa/GSD/content/BidsProposals/IFBSRFPS/Cat06.htm>

HWY-306686-DT Conference Planning – Western Association of State Highway and Transportation Officials (WASHTO) 2004 Conference, Response Date: October 16, 2002, Diane Tordale, MDT, [ditordale@state.mt.us](mailto:ditordale@state.mt.us) 406-444-7613. The WASHTO Conference is a four-day education, exchange, and networking event for delegates and other highway and transportation industry representatives. The conference is scheduled for Sunday, July 18, 2004 through Wednesday, July 21, 2002 in Kalispell, MT. The Department is seeking professional conference planning and operation services to assist with the annual WASHTO Conference. Approximately 700 attendees are expected. The conference includes a trade show of approximately 50 exhibitors. Coordinate and manage conference trade show, coordination with conference sponsors, coordinate meal functions, meeting room and dining room set up and serve as a contact for the conference. Assist with pre-conference and on-site registration, product conference attendee list for handout at conference. Coordinate with local activities and volunteers. Assist with conference program brochure. Reports.

Department of the Interior Bureau of Reclamation Bureau of Reclamation Bureau of Reclamation - GPRO 316 North 26th Street(PO 36900) Billings MT 59101

Y--Pole Bridge Canal - Bridge Replacement SOL: 02SI602170 DUE: 102902 Archive\_Date: 09262003 POC: Terri Cady Contracting Officer 4062477805 [tcady@gp.usbr.gov](mailto:tcady@gp.usbr.gov); The work consists of (1) removing existing chain link fencing; (2) removing and disposing of the existing timber bridge; (3) furnish and place precast concrete at abutment cap; (4) furnish and place precast prestressed slab sections; (5) furnish and install bridge guardrail; (6) furnish and install four bridge approach guardrails; and (7) reinstall chain link fencing. This is a firm-fixed price requirement. The estimated price range of the work is \$100,000 to \$250,000. The work to be performed is situated in Larimer County, Colorado, approximately 12 miles west and 4 miles south of Loveland, Colorado on County Road 18E. Solicitation packages are anticipated to be available on or around October 18, 2002. Requests for solicitation should be received on or before October 29, 2002. Bids are tentatively scheduled to be opened on November 19, 2002, at the Bureau of Reclamation, Great Plains Regional Office, Federal Building, Room 2031, Billings, Montana. The Contract completion date is May 19, 2003. There is no charge for the first copy of the solicitation, additional sets will be provided upon receipt of a nonrefundable check or money order of \$9.00 each. After the issuance, the solicitation may be viewed without charge, at the following offices of the Bureau of Reclamation: Eastern Colorado Area Office, 11056 W. County Road 18E, Loveland, Colorado or the Great Plains Regional Office, 316 North 26th Street. Billings, Montana. All responsible sources may submit an offer which shall be considered by the Bureau of Reclamation for this acquisition, the small business size standard is \$28.5 million and the standard industrial classification code is 1622. [www.epa.gov/spg/DOI/BR/BR/02SI602170/listing.html](http://www.epa.gov/spg/DOI/BR/BR/02SI602170/listing.html) Please click here to view more details. EC\_helpdesk@NBC.GOV Point of Contact above or IDEASEC HELP DESK N/A USA 80537 Pole Bridge Canal, which is located in Larimer County, Colorado, approximately 12 miles west and 4 miles south of Loveland, Colorado on County Road 18E

## **Recent Community Transportation Enhancement Program (CTEP) Projects funded:**

Transport Museum - Virginia City, Begin the Consultant Selection Process, Julie Lueck-County of Madison

Knight Street Sidewalk-Helena, Proceed with Project Development using Non-Federal aid funds, Kathy Harris, City of Helena

Skip Rosenthal, County of Ravalli, Hamilton, STPE 41(32) Main Street Enhancement-Victor. Authorization to begin the consultant selection process.

Wendell City of Three Forks, STPE 16(45) 2002 Sidewalks-Three Forks. Authorization to begin the consultant selection process.

Forrest Sanderson - Flathead Co Planning & Zoning Office, STPE 1-2(82)115 Rail Trail Smith Valley, Approval of Funds for this project (not sure of stage of project).

Kathy Harris, City of Helena, STPE 5899(26) 2002 Park Sidewalks-Helena, Begin the Consultant Selection Process.

Julie Lueck, County of Madison, Virginia City, MT, STPE 29(34) Fairground Barns-Twin Bridges, Begin the Consultant Selection Process.

Steve Ruhd, City of Conrad, STPE 37(22) Transportation Museum-Conrad, Begin the Consultant Selection Process.

John Wilson, City of Whitefish, STPE 15(55) 2002 Pedestrian/Bike Path-Whitefish, Begin the Consultant Selection Process

# October Business Calendar

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
		<b>Oct 1</b> >Getting the Best from Yourself and Others Helena	<b>2</b> >WorkForce 2020 Helena	<b>3</b> >WorkForce 2020 Bozeman	<b>4</b>	<b>5</b>
<b>6</b>	<b>7</b> >Defensive Driving Billings >Leadership & Management Development Bozeman	<b>8</b> >Leadership & Management Development Missoula >Job Safety Analysis Shelby	<b>9</b> >Job Safety Analysis Lewistown	<b>10</b> >Leadership & Management Development Billings	<b>11</b>	<b>12</b>
<b>13</b>	<b>14</b> >Business Grammar Missoula	<b>15</b> >Business Grammar Great Falls	<b>16</b> >Business Grammar Helena >Assistance for Business Polson >Missoula Conference for Women	<b>17</b> >Business Grammar Bozeman >OSHA Update Bozeman >OSHA General Billings	<b>18</b> >Business Grammar Billings >8 Hour Hazwoper Billings	<b>19</b>
<b>20</b>	<b>21</b> >Grantsmanship Eugene OR >Ten Kill Contract Clauses Billings	<b>22</b> >Ten Kill Contract Clauses Bozeman	<b>23</b> >40 Hour Hazwoper Billings	<b>24</b> >Discovering the Secrets of Access Helena >Montana State Fund Safety Wkshp Helena >Job Safety Helena	<b>25</b> >Dealing Effectively with Unacceptable Behavior Billings	<b>26</b>
<b>27</b>	<b>28</b> >Recruiting & Retention Bozeman >CPR/First Aid Billings	<b>29</b> >Recruiting & Retention Missoula >Forklift Instructor Course Billings	<b>30</b> >Recruiting & Retention Great Falls	<b>31</b> >Recruiting & Retention Billings	<b>Nov 1</b>	<b>2</b>
<b>3</b>	<b>Nov 4</b> >Defensive Driving Billings	<b>Nov 5</b> >Wage & Hour Missoula >Payroll Deductions Missoula >American Indian Counseling Billings	<b>Nov 6</b> >Wage & Hour Bozeman >Payroll Deductions Bozeman	<b>Nov 7</b> >Wage & Hour Billings	<b>Nov 8</b>	<b>9</b>

**2002**



**40 Hour Hazwoper Training**, October 23, 8:00am-5:00pm, Billings, 406-248-6178, 406-248-6178, [acarrillo@associatedemployers.org](mailto:acarrillo@associatedemployers.org), Cost Information Not Available, A (one day per week) 5 week seminar featuring risk assessment, basic decontamination & the Incident Command System for those who work/are involved in hazardous waste activities. Associated Employers of Montana, Montana Safety Services Council

**8 Hour Hazwoper Refresher Course**, October 18 9:00am-4:00pm, Billings 406-248-6178, 406-248-4893, [acarrillo@associatedemployers.org](mailto:acarrillo@associatedemployers.org), Cost Information Not Available, A 1-day seminar featuring an 8 hr refresher for workers & supervisors who have previously completed the 40 hr/24 hr HAZWOPER training. On-site training is available upon request. Associated Employers of Montana, Montana Safety Services Council

**American Indian Counseling Session**, EPA, November 5 and 6, Billings, A two-day seminar to learn about EPA's grants and contracting opportunities, federal contracting process, how to work with the federal government, the DBE rule and how it applies, SBA financing opportunities, Free, Shirley 480-545-1298 Ext 228 or 800-4NCAIED or [Ncaiedbigd@aol.com](mailto:Ncaiedbigd@aol.com), National Center for American Indian Enterprise Development

**Assistance for Business Clinic**, October 16, 7:30am-5:00pm, Polson Kwataqnuq Resort, 406-883-5261, Job Service, \$35, The clinic provides employers & business owners with up-to-date information on employment & tax laws, services available at the Work Force Centers, explanations on law requirements, & help in filling out required forms for your business.

**Business Grammar for Busy Professionals**, October 14, 8:30am-4:00pm, Missoula Doubletree Edgewater, October 15 Great Falls La Quinta Inn & Suites, October 16 Helena Holiday Inn, October 17 Bozeman Comfort Inn, 800-258-7246, October 18 Billings [www.natsem.com](http://www.natsem.com), \$139. A 1-day workshop featuring grammar, spelling, punctuation & usage for written business communication. Refer to event #1205923. National Seminars Group

**CPR/First Aid**, October 28, 1:00-5:00pm, Billings, MT 406-248-6178, [acarrillo@associatedemployers.org](mailto:acarrillo@associatedemployers.org), Cost Information Not Available, A 1/2-day seminar presenting adult CPR, use of micro-shield barriers, basics of blood borne pathogens, scene size-up, & emergency first aid. Education credits provided. On-site training is available upon request. Associated Employers of Montana, Montana Safety Services Council

**Dealing Effectively with Unacceptable Employee Behavior**, October 25, 9:00am-4:00pm, Billings Hotel & Convention Center, 800-873-7545, [enroll@skillpath.com](mailto:enroll@skillpath.com) [www.skillpath.com](http://www.skillpath.com) \$149, A one-day seminar for managers & supervisors on how to get the productivity, cooperation & results you need without incurring resentment or damaging relationships. Cost is \$139 each for 4 or more people. Refer to #130420.

**Defensive Driving**, November 4, 1:00-4:00pm, Billings, 406-248-6178, [acarrillo@associatedemployers.org](mailto:acarrillo@associatedemployers.org), Cost Information Not Available, A 1/2-day seminar featuring the characteristics of a safe driver, how to prevent collisions, & learn practical driving procedures. On-site training is available upon request. Associated Employers of Montana, Montana Safety Services Council

**Discovering the Secrets of Microsoft Access**, October 24-25, Helena, 800-873-7545, SkillPath Seminars, [enroll@skillpath.net](mailto:enroll@skillpath.net), [www.skillpath.com](http://www.skillpath.com), \$399, Hands-on, two-day workshop to master basics of tables, queries, forms & reports. Group rate: \$349 each for 4 or more.

**Forklift Instructor Course (Train the Trainer)**, October 29, 9:00am-12:00pm, Billings, 406-248-6178, [acarrillo@associatedemployers.org](mailto:acarrillo@associatedemployers.org), Cost Information Not Available, A 1/2-day seminar focusing on OSHA's final rule of Powered Industrial Truck (PIT) operation training. On-site training is available upon request. Associated Employers of Montana, Montana Safety Services Council

**Grantsmanship Training Program**, October 21-25, Eugene, OR 800-421-9512, [www.tgci.com](http://www.tgci.com), \$775, A 5-day workshop program featuring instruction & practical exercises to take you step-by-step through all the steps of writing a grant proposal.

**Job Safety Analysis**, October 8 Shelby, October 9 Lewistown, October 24 Helena, 800-332-6102 extension 5892 or 7048 [www.montanastatefund.com](http://www.montanastatefund.com) Montana State Fund

**Leadership & Management Development**, October 7 & 14 Bozeman, October 8 & 15 Missoula, October 10 & 17 Billings, Personal Assessments, Two day seminar on team building, decision making, problem solving, effective communication, coaching, successful management, Associated Employers of Montana, 406-248-6178, \$275

**Missoula Conference for Women**, October 16, 9:00am-4:00pm, Missoula Best Western Grant Creek Inn, 800-873-7545, [enroll@skillpath.net](mailto:enroll@skillpath.net), [www.skillpath.com](http://www.skillpath.com), A conference for women of all ages featuring success strategies & insights that will have a lasting positive impact on your life.

**Montana State Fund Safety Workshop**, October 24, 8:00am-12:00pm, Helena, 800-883-6102, Tom Davis @ ext 5892 or Rita Naylor @ext 7048, [www.montanastatefund.com](http://www.montanastatefund.com), No cost for this event. Workshop is designed to help improve your profits by managing your workplace safety.

**OSHA General Industry 10-Hour**, October 17-18, Billings Safway Supply, Inc., Overview of how the provisions of the OSHA act may be implemented in the workplace. Free, Occupational Safety and Health Training Institute, 406-444-6401, [www.montanasafety.com](http://www.montanasafety.com)

**OSHA Update**, October 17, Gallatin County Fairgrounds, 901 N Black, Bldg #4, Bozeman, Brandon Gauthier OSHA, [www.montanasafety.com](http://www.montanasafety.com) Southwest Montana Area Safety and Health, 406-444-7817. No Registration or reservations required. Bring Your Lunch.

**Payroll Deductions**, November 5, 1:00-4:00pm, Missoula, November 6 Bozeman, 406-248-6178, [acarrillo@associatedemployer.org](mailto:acarrillo@associatedemployer.org), Cost Information Not Available, A 1/2-day seminar featuring payroll deduction information, pre-tax deductions, after-tax deductions, & much more. Education credits provided. Associated Employers of Montana, Montana Safety Services Council

**Recruiting & Retention: Hiring & Keeping the Best of the Best**, October 28, 9:00am-4:00pm Bozeman, October 29 Missoula, October 30 Great Falls, October 31 Billings 406-248-6178 or 406-248-4893, [acarrillo@associatedemployers.org](mailto:acarrillo@associatedemployers.org), A 1-day seminar featuring the basics of Behavior-Based Interviewing, which will enhance your ability to select the best candidate & minimize your legal liabilities. Associated Employers of Montana

**Ten Kill Contract Clauses, Basics of Today's Construction Contract**, October 21 Billings, October 22 Bozeman, 8:30-11:00am, Learn your legal rights/responsibilities, what to strike out of your contracts, , American Subcontractors Association of Montana, 406-443-8514, [carl@mt.net](mailto:carl@mt.net) \$49-70

**Wage & Hour: Understanding Fair Labor Standards Act**, November 5, 9:00am-12:00pm, Missoula, November 6 Bozeman, November 7 Billings, 406-248-6178, [acarrillo@associatedemployers.org](mailto:acarrillo@associatedemployers.org) A 1/2-day seminar reviewing the Fair Labor Standards Act (FLSA) provisions, including job classifications, overtime pay, & uncover areas of vulnerability. Associated Employers of Montana, Montana Safety Services Council

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MT Department of Transportation  
PO Box 201001  
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